

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: DeAnndra Lechel Burton, Debtor

**Case No. 22-00255-KMS
CHAPTER 13**

NOTICE

Debtor has filed papers with the court to incur new debt.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to grant the Motion, or if you want the court to consider your views on the Motion, then on or before 21 days, you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk
U.S. Bankruptcy Court
Dan M. Russell, Jr. United States Courthouse
2012 15th St., Ste. 244
Gulfport, MS 39501

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date state above.

You must also mail a copy to the debtors' attorney:

Thomas C. Rollins, Jr.
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief, which shall sustain this Motion to Incur New Debt.

Date: June 23, 2025

Signature: /s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr. (MSBN 103469)
The Rollins Law Firm, PLLC
P.O Box 13767
Jackson, MS 39236
601-500-5533
trollins@therollinsfirm.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: DeAnndra Lechel Burton, Debtor

**Case No. 22-00255-KMS
CHAPTER 13**

MOTION TO INCUR NEW DEBT

COMES NOW, Debtor, by and through counsel, and moves this Court to allow Debtor to incur new debt, and in support thereof, would show the Court as follows:

1. Debtor filed a voluntary petition for relief under Chapter 13 of the Bankruptcy Code on February 10, 2022.
2. Debtor is paying approximately 0% to General Unsecured Debts through the plan.
3. Debtor does not currently own a vehicle and has been relying on her mother's vehicle to commute to and from work. She is no longer able to use her mother's vehicle and needs to obtain her own.
4. A Supplemental Schedule I and J (Dk #67) has been filed evidencing debtor's current income and expenses and demonstrating her ability to make the proposed direct payments for the vehicle loan.
5. Debtor wishes to borrow up to \$30,000.00 to purchase a vehicle with an interest rate not to exceed 20.00% and monthly payments not to exceed \$550.00. Debtor will make payments directly to the lender in accordance with the terms of the loan agreement.

WHEREFORE, Debtor prays for an Order granting the above requested relief and any additional relief as may be just and proper.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr. (MS Bar No. 103469)
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
601-500-5533

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., certify that an accurate copy of the Motion to Incur Debt was filed on CM/ECF this day and that the Chapter 13 Case Trustee and U.S. Trustee are registered to receive electronic notice in this case. The date of said notice is reflected on the Docket.

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr.

1
2
3
4 UNITED STATES BANKRUPTCY COURT
5 SOUTHERN DISTRICT OF MISSISSIPPI

6 IN RE:

7 DEANNNDRA LECHER BURTON

CASE NO: 22-00255-KMS

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 13

10
11 On 6/23/2025, I did cause a copy of the following documents, described below,
12 Notice and Motion to Incur New Debt

13
14
15
16
17
18 to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with
19 sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and
incorporated as if fully set forth herein.

20 I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.
21 com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to
22 Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if
fully set forth herein.

23 Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been
served electronically with the documents described herein per the ECF/PACER system.

24 DATED: 6/23/2025

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr.

Attorney at Law

The Rollins Law Firm

702 W. Pine Street

Hattiesburg, MS 39401

601 500 5533

trollins@therollinsfirm.com

25
26
27
28

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

DEANNNDRA LECHEL BURTON

CASE NO: 22-00255-KMS

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

On 6/23/2025, a copy of the following documents, described below,
Notice and Motion to Incur New Debt

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 6/23/2025



Miles Wood
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
NCRS ADDRESS DOWNLOAD
CASE 22-00255-KMS
SOUTHERN DISTRICT OF MISSISSIPPI
MON JUN 23 11-54-21 PST 2025

21ST MORTGAGE CORPORATION
CO EDWARD E LAWLER JR
POB 2488
RIDGELAND MS 39158-2488

21ST MORTGAGE CORPORATION
MCKAY LAWLER FRANKLIN FOREMAN PLLC
CO EDWARD E LAWLER JR
POST OFFICE BOX 2488
RIDGELAND MS 39158-2488

~~EXCLUDE~~

~~US BANKRUPTCY COURT
THAD COCHRAN US COURTHOUSE
501 E COURT STREET
SUITE 2300
JACKSON MS 39201-5036~~

(P)21ST MORTGAGE CORPORATION
PO BOX 477
KNOXVILLE TN 37901-0477

AIDVANTAGE ON BEHALF OF THE DEPARTMENT
OF ED
DEPT OF ED LOAN SERVICES
PO BOX 9635
WILKES-BARRE PA 18773-9635

AMERICAN MORTGAGE LO
3203 LANEY LN
BAKER LA 70714-3774

CREDIT ONE BANK
PO BOX 98872
LAS VEGAS NV 89193-8872

ENTERGY MISSISSIPPI LLC
4809 JEFFERSON HWY STE A
NEW ORLEANS LA 70121-3138

JENNIFER A CURRY CALVILLO
THE ROLLINS LAW FIRM ATTORNEY FOR
DEANNNDRA LECHER BURTON
702 W PINE ST
HATTIESBURG MS 39401-3836

JSUNDSL
1325 JR LYNCH ST
JACKSON MS 39217-0001

LVNV FUNDING LLC
RESURGENT CAPITAL SERVICES
PO BOX 10587
GREENVILLE SC 29603-0587

LOUISIANA RECOVERY SER
1304 BERTRAND DR
LAFAYETTE LA 70506-9107

NAVIENT
PO BOX 9500
WILKES BARRE PA 18773-9500

NAVIENT
PO BOX 9635
WILKES BARRE PA 18773-9635

PLAZA SERVICES LLC
PO BOX 1931
BURLINGAME CA 94011-1931

PROFESSIONAL ACCOUNT S
PO BOX 68
BRENTWOOD TN 37024-0068

(P)RECEIVABLE RECOVERY SERVICES LLC
ATTN ANNA MARTIN
110 VETERANS MEMORIAL BLVD STE 445
METAIRIE LA 70005-4931

SW MS REG CR
212 THIRD STREET
MC COMB MS 39648-4102

~~EXCLUDE~~

~~UNITED STATES TRUSTEE
501 EAST COURT STREET
SUITE 6430
JACKSON MS 39201-5022~~

~~EXCLUDE~~

~~(P)DAVID RAWLINGS
ATTN DAVID RAWLINGS CHAPTER 13 TRUSTEE
PO BOX 566
HATTIESBURG MS 39403-0566~~

DEBTOR

DEANNNDRA LECHER BURTON
2150 WHITETOWN RD
WOODVILLE MS 39669-4208

JENNIFER A CURRY CALVILLO
THE ROLLINS LAW FIRM
702 W PINE ST
HATTIESBURG MS 39401-3836

THOMAS CARL ROLLINS JR
THE ROLLINS LAW FIRM PLLC
PO BOX 13767
JACKSON MS 39236-3767